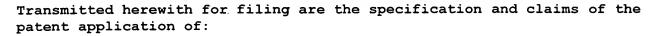
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

MAIL STOP PATENT APPLICATION COMMISSIONER FOR PATENTS P.O. Box 1450 Alexandria, VA 22313-1450

SIR:

Enclosed are:



Pieter Weyts and Michael Averbuch Inventors

BACK-END-LOADED PARTICIPATORY REAL ESTATE EQUITY PROTECTION

CONTRACT Title of Invention

	·		
<u>x</u>	Specification, including 21 claims;		
	sheet(s) of informal formal drawings;		
<u>x</u>	Oath or Declaration of Applicant(s);		
<u>x</u>	A Power of Attorney;		
	An assignment of the invention to	_;	
	A Preliminary Amendment;		
·	An Information Disclosure Statement;		
	A verified statement to establish small entity status	under	37

CLAIMS AS FILED, LESS ANY CLAIMS CANCELLED BY AMENDMENT

			•	RATE		ATE	FEE	
	NUMBER FILED	NUMBER EXTRA*		SMA ENT]		OTHER ENTITY	SMALL ENTITY	OTHER ENTITY
Total Claims	21-20	0	х	\$	9	\$ 18	\$9.00	\$
Indep. Claims	2-3	0	х	\$	43	\$ 86	\$	\$
Multiple Dependent Claims Presented Yes X No				\$1	45	\$290	\$ 9.00	\$
*If the difference in Col. 1 is less				BAS	SIC FEE	\$ 385	\$ 770	
than zero, enter "0" in Col. 2				тот	TAL FEE	\$ 394.0	o ·	

10/706771 10/706771 111203 Patent Application Transmittal Page 2

<u>X</u>	A check in the amount of $$394.00$ to cover the filing fee.
	Please charge Deposit Account No. 03-3125 in the amount of \$
X	The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this application or credit any overpayment to Deposit Account No. $03-3125$.
	X Any additional filing fees under 37 C.F.R. §1.16.
	X Any patent application processing fees under 37 C.F.R. §1.17.
	Applicant(s) hereby claim priority, under 35 U.S.C. §119(a)-(d), of the following foreign application(s):
	Certified
	Application No. Country Filing Date Copy Enclosed
	Applicant(s) hereby claim priority, under 35 U.S.C. §119(e), of the following United States provisional application(s):
	Provisional Application No. Filing Date
	Applicant(s) hereby claim priority, under 35 U.S.C. §120, of the
	following United States Application(s), or Section 365 of any PCT International Application(s) designating the United States:
	Application Serial No. Filing Date Status
x	APPLICANT HEREBY REQUESTS THAT THE SUBJECT APPLICATION NOT BE
	PUBLISHED UNDER U.S.C. 122(b), AND CERTIFIES THAT THE INVENTION
	DISCLOSED IN THE APPLICATION HAS NOT BEEN AND WILL NOT BE THE
	SUBJECT OF AN APPLICATION FILED IN ANOTHER COUNTRY, OR UNDER A
	MULTILATERAL INTERNATIONAL AGREEMENT, THAT REQUIRES PUBLICATION
	AT EIGHTEEN MONTHS AFTER FILING.

Patent Application Transmittal Page 3

Address all future correspondence to: X

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- Three copies of this sheet are enclosed. <u>X</u>
- Other (identify) Express Mail Certificate of Mailing bearing X Label No. EV325709108US, dated November 12, 2003

Dated: 11/12/03

Respectfully submitted,

Pedro C. Fernandez Registration No. 41,741 Attorney for Applicants Cooper & Dunham LLP 1185 Avenue of the Americas

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Pieter Weyts, et al.

Serial No. : Not Yet Known

Filed : Herewith

For : , BACK-END-LOADED PARTICIPATORY . REAL ESTATE

EQUITY PROTECTION CONTRACT

Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

EXPRESS MAIL CERTIFICATE OF MAILING FOR ABOVE-IDENTIFIED NEW APPLICATION

"Express Mail" mailing label number: EV325709108US

Date of Deposit: November 12, 2003

I hereby certify that this Application of Pieter Weyts, et al. filed herewith, including Specification (34 pages), Claims 1-21 (3 pages), Abstract (1 page), Declaration and Power of Attorney, Transmittal Letter in triplicate, a check in the amount of \$394.00, and return postcard, is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Print Name:

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Attorney for Applicant:

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